

This policy form is for Nursing Home and Residential Care Facility Only. This is an Individual type policy and is classified as Tax Qualified.

### Maximum Policy Benefit Amounts

- ☐ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☒ 6 Yrs.      ☐ 7 Yrs.      ☒ Lifetime

☒ Important Company Notes:

10 Years Available

### Elimination Periods

- ☒ 0 days      ☐ 60 days      **TYPE**  
☐ 20 days      ☒ 90 days      ☐ Calendar Day  
☒ 30 days      ☐ 100 days      ☐ Service Day

### Inflation Protection

- ☒ 5% Compound      ☐ Guaranteed Purchase Option  
☒ 5% Simple      ☒ Important Company Notes

*Simple Inflation: on each policy anniversary, the daily benefit amounts, as well as the remaining benefit amount payable is increased by 5% of the original dollar amount issued. Compound Inflation: On each policy anniversary, daily benefit amount, as well as remaining benefit amount payable is increased by 5% compound annually. (See Below)*

### Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☐ 80%      ☐ 75%  
☒ 100%      ☐ 90%  
☐ 70%      ☐ Important Company Notes

### Nursing Home Daily Benefit Amounts

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day      ☐ per week      ☐ per month

☐ Not Available

☐ Important Company Notes:

### Waiver of Premium

Premiums for the policy and attached riders will be waived after confined in a nursing facility or residential care facility for a period of 90 days- Any unearned premium is refunded on a prorata basis. Premiums are waived until facility confinement ends.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$349	\$961	\$291	\$800		\$462	\$1,271
55	\$422	\$996	\$352	\$830		\$558	\$1,317
60	\$585	\$1,229	\$488	\$1,024		\$774	\$1,625
65	\$794	\$1,500	\$662	\$1,250		\$1,050	\$1,985
70	\$1,170	\$1,966	\$975	\$1,638		\$1,548	\$2,601
75	\$2,336	\$3,691	\$1,947	\$3,076		\$3,090	\$4,882
80	\$3,506	\$5,259	\$2,922	\$4,383		\$4,638	\$6,957

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Nursing Home and Residential Care Facility Only. This is an Individual type policy and is classified as Tax Qualified.

### Maximum Policy Benefit Amounts

- ☒ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☒ 6 Yrs.      ☐ 7 Yrs.      ☒ Lifetime

☒ Important Company Notes:

2920 days is equivalent to 8 years.

### Elimination Periods

- ☒ 0 days      ☒ 60 days      **TYPE**  
☐ 20 days      ☒ 90 days      ☐ Calendar Day  
☒ 30 days      ☐ 100 days      ☒ Service Day

### Inflation Protection

- ☒ 5% Compound      ☐ Guaranteed Purchase Option  
☒ 5% Simple      ☒ Important Company Notes

Also available are 3% and 4% compound inflation options. The Maximum Daily Benefit Amount and the Maximum Benefit Amount per claim episode are increased each policy anniversary by the selected inflation option without regard to claims paid. Premiums remain level.

### Nursing Home Daily Benefit Amounts

\$40 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day      ☐ per week      ☐ per month

☐ Not Available

☐ Important Company Notes:

### Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☐ 80%      ☐ 75%  
☒ 100%      ☐ 90%  
☐ 70%      ☐ Important Company Notes

### Waiver of Premium

Premiums waived after 90 days of receiving covered services, regardless if the elimination period has been satisfied. Premium is waived for the entire policy, including any attached riders and spouse's premium if covered under the same policy.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$284	\$777	\$258	\$708		\$386	\$1,147
55	\$374	\$999	\$341	\$910		\$514	\$1,456
60	\$550	\$1,332	\$501	\$1,213		\$755	\$1,930
65	\$868	\$1,845	\$790	\$1,681		\$1,189	\$2,664
70	\$1,469	\$2,698	\$1,338	\$2,458		\$2,024	\$3,894
75	\$2,517	\$4,047	\$2,294	\$3,687		\$3,422	\$5,725
80	\$4,128	\$6,161	\$3,761	\$5,614		Not Available	Not Available

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

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### Maximum Policy Benefit Amounts

- ☐ 1 Yr.    ☐ 2 Yrs.    ☒ 3 Yrs.    ☒ 4 Yrs.  
☒ 5 Yrs.    ☐ 6 Yrs.    ☐ 7 Yrs.    ☒ Lifetime  
☐ Important Company Notes:

### Elimination Periods

- ☒ 0 days    ☐ 60 days    **TYPE**  
☐ 20 days    ☒ 90 days    ☒ Calendar Day  
☒ 30 days    ☐ 100 days    ☐ Service Day

### Inflation Protection

- ☒ 5% Compound    ☐ Guaranteed Purchase Option  
☐ 5% Simple    ☒ Important Company Notes

*On each policy anniversary, the daily benefit amount, as well as the remaining benefit amount payable is increased by 3% or 5% compounded annually.*

### Nursing Home Daily Benefit Amounts

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day    ☐ per week    ☐ per month  
☐ Not Available

☐ Important Company Notes:

### Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%    ☐ 90%    ☐ 80%    ☐ 75%  
☐ 70%    ☐ Important Company Notes

### Waiver of Premium

Premiums due for the policy and any attached riders are waived after satisfaction of a 90 day waiting period for facility confinement. Any unearned premium is refunded on a pro-rata basis, including premiums paid during the 90-day waiting period. Premiums are waived until facility confinement ends.

**Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.**

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. Lifetime benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$288	\$791	\$250	\$688		\$417	\$1,147	
55	\$388	\$970	\$337	\$844		\$562	\$1,406	
60	\$557	\$1,254	\$485	\$1,090		\$808	\$1,817	
65	\$859	\$1,707	\$747	\$1,493		\$1,244	\$2,488	
70	\$1,395	\$2,441	\$1,213	\$2,123		\$2,022	\$3,538	
75	\$2,359	\$3,774	\$2,051	\$3,281		\$3,418	\$5,469	
80	\$3,869	\$5,804	\$3,364	\$5,047		\$5,607	\$8,411	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

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#### Maximum Policy Benefit Amounts

- ☐ 1 Yr.    ☐ 2 Yrs.    ☒ 3 Yrs.    ☐ 4 Yrs.  
☒ 5 Yrs.    ☐ 6 Yrs.    ☐ 7 Yrs.    ☒ Lifetime  
☐ Important Company Notes:

#### Elimination Periods

- ☐ 0 days    ☒ 60 days    **TYPE**  
☐ 20 days    ☒ 90 days    ☐ Calendar Day  
☒ 30 days    ☐ 100 days    ☐ Service Day

#### Inflation Protection

- ☒ 5% Compound    ☐ Guaranteed Purchase Option  
☐ 5% Simple    ☐ Important Company Notes

#### Nursing Home Daily Benefit Amounts

\$50 minimum to \$250 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day    ☐ per week    ☐ per month  
☐ Not Available

#### ☒ Important Company Notes:

*The most we will pay for all services received in a 30 day period will be 30 times the daily benefit amount except for Alternative Care Benefits.*

#### Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.    ☐ 80%    ☐ 75%

- ☐ 100%    ☐ 90%  
☐ 70%    ☐ Important Company Notes

#### Waiver of Premium

When benefit-eligible

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit		90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$288	\$968	\$257	\$864	\$352	\$1,188
55	\$358	\$1,039	\$320	\$928	\$439	\$1,278
60	\$464	\$1,150	\$414	\$1,027	\$678	\$1,685
65	\$729	\$1,412	\$651	\$1,261	\$1,139	\$2,234
70	\$1,175	\$1,966	\$1,049	\$1,755	\$1,792	\$3,012
75	\$2,063	\$3,057	\$1,842	\$2,730	\$2,743	\$4,079
80	\$3,099	\$4,130	\$2,767	\$3,688	\$4,234	\$5,657

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

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### Maximum Policy Benefit Amounts

- ☐ 1 Yr.    ☐ 2 Yrs.    ☒ 3 Yrs.    ☒ 4 Yrs.  
☒ 5 Yrs.    ☒ 6 Yrs.    ☐ 7 Yrs.    ☒ Lifetime

☒ Important Company Notes:

10 year plan is also available.

### Elimination Periods

- ☒ 0 days    ☐ 60 days    **TYPE**  
☐ 20 days    ☒ 90 days    ☒ Calendar Day  
☒ 30 days    ☐ 100 days    ☐ Service Day

### Inflation Protection

- ☒ 5% Compound    ☐ Guaranteed Purchase Option  
☒ 5% Simple    ☒ Important Company Notes

*Compound - On each policy anniversary, daily/monthly benefit amounts, as well as remaining benefit amount payable is increased by 5% compounded annually. Simple - On each policy anniversary, the daily/monthly benefit amounts, as well as the remaining benefit amount payable is increased by 5% of the original dollar amount issued.*

### Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☐ 80%    ☐ 75%  
☒ 100%    ☐ 90%  
☐ 70%    ☐ Important Company Notes

### Nursing Home Daily Benefit Amounts

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day    ☐ per week    ☐ per month

☐ Not Available

☐ Important Company Notes:

### Waiver of Premium

Premiums due for the policy and any attached riders are waived after satisfaction of a 90 calendar day waiting period for facility confinement. Any unearned premium is refunded on a pro-rata basis. Premiums are waived until facility confinement ends. (7 calendar days counted for one or more days of confinement during a 7-day period)

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. Lifetime benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$304	\$837	\$265	\$728		\$420	\$1,155	
55	\$370	\$924	\$321	\$803		\$510	\$1,275	
60	\$522	\$1,174	\$454	\$1,021		\$720	\$1,620	
65	\$717	\$1,435	\$624	\$1,247		\$990	\$1,980	
70	\$1,174	\$2,054	\$1,021	\$1,786		\$1,620	\$2,835	
75	\$1,956	\$3,130	\$1,701	\$2,722		\$2,700	\$4,320	
80	\$3,391	\$5,086	\$2,948	\$4,423		\$4,680	\$7,020	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

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### Maximum Policy Benefit Amounts

- ☐ 1 Yr.    ☐ 2 Yrs.    ☐ 3 Yrs.    ☐ 4 Yrs.  
☐ 5 Yrs.    ☐ 6 Yrs.    ☐ 7 Yrs.    ☒ Lifetime  
☐ Important Company Notes:

### Elimination Periods

- ☐ 0 days    ☒ 60 days    **TYPE**  
☐ 20 days    ☒ 90 days    ☒ Calendar Day  
☒ 30 days    ☐ 100 days    ☐ Service Day

### Inflation Protection

- ☒ 5% Compound    ☐ Guaranteed Purchase Option  
☒ 5% Simple    ☒ Important Company Notes  
*2 options for compound - No maximum and 2x initial benefit amount*  
*5% simple: 5% of initial benefit amount is added annually at the anniversary date. 5% Comp. No max: The benefit amount is increased 5% annually at the anniversary date. 5% Comp. 2 max: The benefit amount is increased 5% annually at the anniversary date until the benefit amount is twice the initial amount.*

### Residential Care Facility Daily Benefit Amounts

- Represents the percentage of the Nursing Home Daily Benefit Amount.
- ☐ 80%    ☐ 75%  
☒ 100%    ☐ 90%  
☐ 70%    ☐ Important Company Notes

### Nursing Home Daily Benefit Amounts

\$50 minimum to \$500 maximum per [day, week or month] offered in increments of \$10.

- ☐ per day    ☐ per week    ☒ per month  
☐ Not Available  
☐ Important Company Notes:

### Waiver of Premium

premium waiver takes effect the day after the date the elimination period is met. It ends on the date the policyholder is no longer benefit eligible.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$348	\$561	\$303	\$488		\$550	\$956
55	\$474	\$775	\$413	\$674		\$756	\$1,299
60	\$705	\$1,147	\$613	\$998		\$1,097	\$1,888
65	\$1,049	\$1,688	\$912	\$1,468		\$1,632	\$2,793
70	\$1,630	\$2,571	\$1,418	\$2,198		\$2,513	\$4,223
75	\$2,855	\$4,149	\$2,483	\$3,608		\$4,433	\$7,088
80	\$4,488	\$5,987	\$3,902	\$5,206		Not Available	Not Available

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Nursing Home and Residential Care Facility Only. This is an Individual type policy and is classified as Tax Qualified.

### Maximum Policy Benefit Amounts

- ☐ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☐ 6 Yrs.      ☒ 7 Yrs.      ☒ Lifetime

☐ Important Company Notes:

730, 1095, 1460, 1825, 2555 (No. of days) times the Nursing Facility Daily Benefit.

### Elimination Periods

- ☐ 0 days      ☐ 60 days      **TYPE**  
☒ 20 days      ☐ 90 days      ☐ Calendar Day  
☐ 30 days      ☒ 100 days      ☒ Service Day

### Inflation Protection

- ☒ 5% Compound      ☒ Guaranteed Purchase Option  
☒ 5% Simple      ☐ Important Company Notes

### Nursing Home Daily Benefit Amounts

\$90 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day      ☐ per week      ☐ per month

☐ Not Available

☐ Important Company Notes:

### Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☐ 80%      ☐ 75%  
☒ 100%      ☐ 90%  
☐ 70%      ☐ Important Company Notes

### Waiver of Premium

Takes effect upon benefit eligibility(after elimination period is satisfied)

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

20* Day Elimination Period. 3 year maximum policy benefit			100** Day Elimination Period. 3 year maximum policy benefit			100** Day Elimination Period. Lifetime benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$445	\$1,140	\$387	\$991		\$733	\$2,061	
55	\$486	\$1,231	\$422	\$1,070		\$816	\$2,235	
60	\$690	\$1,538	\$600	\$1,338		\$1,152	\$2,860	
65	\$1,035	\$2,084	\$900	\$1,893		\$1,734	\$3,814	
70	\$1,726	\$3,155	\$1,501	\$2,744		\$2,876	\$5,514	
75	\$3,084	\$5,098	\$2,681	\$4,433		\$5,033	\$8,578	
80	\$5,246	\$8,092	\$4,562	\$7,036		\$8,346	\$13,175	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

[\* Carrier does not offer a 30-day elimination period.]

[\*\* Carrier does not offer a 90-day elimination period.]

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**Maximum Policy Benefit Amounts**

- ☐ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☐ 4 Yrs.  
☒ 5 Yrs.      ☐ 6 Yrs.      ☐ 7 Yrs.      ☒ Lifetime  
☐ Important Company Notes:

**Elimination Periods**

- ☒ 0 days      ☐ 60 days      **TYPE**  
☐ 20 days      ☒ 90 days      ☒ Calendar Day  
☒ 30 days      ☐ 100 days      ☐ Service Day

**Inflation Protection**

- ☒ 5% Compound      ☐ Guaranteed Purchase Option  
☒ 5% Simple      ☒ Important Company Notes

*Simple Inflation: On each policy anniversary, the daily benefit amounts, as well as the remaining benefit amount payable is increased by 5% of the original dollar amount issued. Compound Inflation: On each policy anniversary, daily benefit amounts, as well as remaining benefit amount payable is increased by 5% compounded annually.*

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☐ 70%      ☐ Important Company Notes

**Nursing Home Daily Benefit Amounts**

\$50 minimum to \$500 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day      ☐ per week      ☐ per month  
☐ Not Available

☐ Important Company Notes:

**Waiver of Premium**

Premiums for the policy and attached riders will be waived after confinement in a nursing/residential facility for a period of 90 days. Any unearned premium is refunded on a pro-rata basis. Premiums are waived until facility confinement ends.

**Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.**

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$366	\$1,099	\$305	\$915		\$484	\$1,453
55	\$458	\$1,190	\$381	\$992		\$606	\$1,574
60	\$610	\$1,434	\$509	\$1,195		\$807	\$1,897
65	\$915	\$1,831	\$763	\$1,526		\$1,211	\$2,422
70	\$1,404	\$2,386	\$1,170	\$1,989		\$1,857	\$3,157
75	\$2,563	\$3,845	\$2,136	\$3,204		\$3,391	\$5,086
80	\$3,967	\$5,752	\$3,306	\$4,794		\$5,247	\$7,609

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.



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### Maximum Policy Benefit Amounts

- ☐ 1 Yr.    ☒ 2 Yrs.    ☒ 3 Yrs.    ☒ 4 Yrs.  
☒ 5 Yrs.    ☐ 6 Yrs.    ☒ 7 Yrs.    ☒ Lifetime

☒ Important Company Notes:

730, 1095, 1460, 1825, 2555 or 3650 (No. of days) times the Nursing Facility Daily Benefit. 10 Yrs. Plan is also available

### Elimination Periods

- ☐ 0 days    ☐ 60 days    **TYPE**  
☒ 20 days    ☒ 90 days    ☐ Calendar Day  
☐ 30 days    ☐ 100 days    ☒ Service Day

### Inflation Protection

- ☒ 5% Compound    ☒ Guaranteed Purchase Option  
☒ 5% Simple    ☒ Important Company Notes

There are 7 automatic annual inflation protection options: Simple 1%, Simple 2%, Simple 3%, Simple 4%, Simple 5%, Simple 6% and Compound 5%. There are 3 Guaranteed Purchase Options: CPI-U, CPI-U + 1 and CPI-U + 2. With the CPI-U Guaranteed Purchase option, the policyowner receives annual offers to increase his benefits proportionally to the increase in the CPI-U over the past year (september last year to september 2 years prior). The increase in

### Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☐ 80%    ☐ 75%  
☒ 100%    ☐ 90%  
☐ 70%    ☐ Important Company Notes

### Nursing Home Daily Benefit Amounts

\$50 minimum to \$400 maximum per [day, week or month] offered in increments of \$1.

- ☒ per day    ☐ per week    ☐ per month

☐ Not Available

☐ Important Company Notes:

### Waiver of Premium

Premiums will be waived beginning on the first day that benefits are payable after the Waiting Period has been satisfied. Premiums will continue to be waived until no benefits are payable for 30 consecutive days.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

20* Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit		90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$314	\$981	\$215	\$672	\$366	\$1,189
55	\$476	\$1,310	\$326	\$897	\$552	\$1,581
60	\$651	\$1,588	\$446	\$1,088	\$750	\$1,905
65	\$965	\$2,050	\$661	\$1,404	\$1,104	\$2,441
70	\$1,496	\$2,758	\$1,025	\$1,889	\$1,697	\$3,273
75	\$2,468	\$4,006	\$1,690	\$2,744	\$2,794	\$4,742
80	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

[\* Carrier does not offer a 30-day elimination period.]

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### Maximum Policy Benefit Amounts

- ☒ 1 Yr.    ☒ 2 Yrs.    ☐ 3 Yrs.    ☐ 4 Yrs.  
☐ 5 Yrs.    ☐ 6 Yrs.    ☐ 7 Yrs.    ☐ Lifetime  
☐ Important Company Notes:

### Elimination Periods

- ☐ 0 days    ☐ 60 days    **TYPE**  
☐ 20 days    ☐ 90 days    ☐ Calendar Day  
☐ 30 days    ☒ 100 days    ☒ Service Day

### Inflation Protection

- ☒ 5% Compound    ☐ Guaranteed Purchase Option  
☐ 5% Simple    ☐ Important Company Notes

### Nursing Home Daily Benefit Amounts

\$50 minimum to \$100 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day    ☐ per week    ☐ per month  
☐ Not Available  
☐ Important Company Notes:

### Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%    ☐ 90%    ☐ 80%    ☐ 75%  
☐ 70%    ☐ Important Company Notes

### Waiver of Premium

None offered with this policy.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

100 Day Elimination Period. 3 year maximum policy benefit			100** Day Elimination Period. 3 year maximum policy benefit			100** Day Elimination Period. Lifetime benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	Not Available	Not Available	\$580	\$1,020		Not Available	Not Available	
55	Not Available	Not Available	\$770	\$1,360		Not Available	Not Available	
60	Not Available	Not Available	\$970	\$1,710		Not Available	Not Available	
65	Not Available	Not Available	\$1,540	\$2,640		Not Available	Not Available	
70	Not Available	Not Available	\$2,820	\$4,530		Not Available	Not Available	
75	Not Available	Not Available	\$5,010	\$7,320		Not Available	Not Available	
80	Not Available	Not Available	\$9,000	\$11,740		Not Available	Not Available	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Nursing Home and Residential Care Facility Only. This is an Individual type policy and is classified as Tax Qualified.

### Maximum Policy Benefit Amounts

- ☒ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☐ 6 Yrs.      ☐ 7 Yrs.      ☒ Lifetime

☒ Important Company Notes:

*Our Facility Care Benefit is monthly so it is 12 times the Facility Care benefit times the Benefit Period selected. Also, we offer 8 Yrs..*

### Elimination Periods

- ☒ 0 days      ☒ 60 days      **TYPE**  
☐ 20 days      ☒ 90 days      ☒ Calendar Day  
☒ 30 days      ☐ 100 days      ☒ Service Day

### Inflation Protection

- ☒ 5% Compound      ☒ Guaranteed Purchase Option  
☒ 5% Simple      ☒ Important Company Notes  
*Also offer 5% compound capped at 2 x monthly benefit originally selected. The Facility Care Benefit & remaining Maximum Benefit are increased by 5% annually.*

### Nursing Home Daily Benefit Amounts

\$900 minimum to \$9000 maximum per [day, week or month] offered in increments of \$100.

- ☐ per day      ☐ per week      ☒ per month  
☐ Not Available

☐ Important Company Notes:

### Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☐ 80%      ☐ 75%  
☒ 100%      ☐ 90%  
☐ 70%      ☐ Important Company Notes

### Waiver of Premium

We waive premium after 90 service days.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit		90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$409	\$1,095	\$349	\$936	\$572	\$1,797
55	\$516	\$1,281	\$441	\$1,095	\$724	\$2,091
60	\$696	\$1,601	\$595	\$1,369	\$976	\$2,556
65	\$1,007	\$2,055	\$861	\$1,756	\$1,411	\$3,302
70	\$1,634	\$2,990	\$1,397	\$2,556	\$2,290	\$4,556
75	\$2,878	\$4,777	\$2,460	\$4,083	\$4,032	\$7,056
80	\$4,198	\$6,507	\$3,588	\$5,562	\$5,882	\$9,412

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Nursing Home and Residential Care Facility Only. This is an Individual type policy and is classified as Tax Qualified.

#### Maximum Policy Benefit Amounts

☐ 1 Yr. ☒ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.  
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime

☒ Important Company Notes:  
 3, 4 and 10 years

#### Elimination Periods

☐ 0 days ☒ 60 days ☐ TYPE  
☒ 20 days ☒ 90 days ☐ Calendar Day  
☒ 30 days ☐ 100 days ☒ Service Day

#### Inflation Protection

☒ 5% Compound ☐ Guaranteed Purchase Option  
☒ 5% Simple ☐ Important Company Notes

Also inflation protection based on the CPI.

#### Nursing Home Daily Benefit Amounts

\$50 minimum to \$500 maximum per [day, week or month]  
 offered in increments of \$10.

☒ per day ☐ per week ☐ per month

☐ Not Available

☒ Important Company Notes:

Indemnity based benefit

#### Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily  
 Benefit Amount. ☐ 80% ☐ 75%

☒ 100% ☐ 90%  
☐ 70% ☐ Important Company Notes

#### Waiver of Premium

After satisfaction of the Elimination period and receiving benefits, premiums will be waived. Premium paid for the Elimination Period will be refunded upon waiver approval.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy  
 with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. Lifetime benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$625	\$2,179	\$521	\$1,816		\$775	\$3,109	
55	\$795	\$2,557	\$662	\$2,131		\$992	\$3,587	
60	\$1,087	\$3,000	\$906	\$2,500		\$1,385	\$4,150	
65	\$1,636	\$3,868	\$1,363	\$3,223		\$2,118	\$5,362	
70	\$2,513	\$5,376	\$2,094	\$4,480		\$3,305	\$7,526	
75	\$4,147	\$7,415	\$3,456	\$6,179		\$5,500	\$10,473	
80	\$6,632	\$10,362	\$5,527	\$8,635		\$8,855	\$14,752	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Nursing Home and Residential Care Facility Only. This is an Individual type policy and is classified as Tax Qualified.

**Maximum Policy Benefit Amounts**

☐ 1 Yr. ☒ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.  
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime

☒ Important Company Notes:  
 3, 4 and 10 years

**Elimination Periods**

☐ 0 days ☒ 60 days ☐ TYPE  
☒ 20 days ☒ 90 days ☐ Calendar Day  
☒ 30 days ☐ 100 days ☒ Service Day

**Inflation Protection**

☒ 5% Compound ☐ Guaranteed Purchase Option  
☒ 5% Simple ☐ Important Company Notes

Also inflation protection based on the CPI

**Nursing Home Daily Benefit Amounts**

\$50 minimum to \$500 maximum per [day, week or month]  
 offered in increments of \$10.

☒ per day ☐ per week ☐ per month

☐ Not Available

☒ Important Company Notes:  
 Reimbursement based benefit

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily  
 Benefit Amount. ☐ 80% ☐ 75%

☒ 100% ☐ 90%  
☐ 70% ☐ Important Company Notes

**Waiver of Premium**

After satisfaction of the Elimination period and receiving benefits, premiums will be waived. Premium paid for the Elimination Period will be refunded upon waiver approval.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy  
 with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit		90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$568	\$1,676	\$473	\$1,397	\$704	\$2,392
55	\$722	\$1,967	\$602	\$1,639	\$902	\$2,759
60	\$988	\$2,308	\$824	\$1,923	\$1,259	\$3,193
65	\$1,487	\$2,975	\$1,239	\$2,479	\$1,925	\$4,125
70	\$2,284	\$4,136	\$1,903	\$3,446	\$3,005	\$5,789
75	\$3,770	\$5,704	\$3,142	\$4,753	\$5,000	\$8,056
80	\$6,029	\$7,971	\$5,024	\$6,643	\$8,050	\$11,348

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Nursing Home and Residential Care Facility Only. This is an Individual type policy and is classified as Tax Qualified.

**Maximum Policy Benefit Amounts**

- ☐ 1 Yr.    ☐ 2 Yrs.    ☒ 3 Yrs.    ☐ 4 Yrs.  
☒ 5 Yrs.    ☐ 6 Yrs.    ☐ 7 Yrs.    ☒ Lifetime  
☐ Important Company Notes:

**Elimination Periods**

- ☒ 0 days    ☐ 60 days    **TYPE**  
☐ 20 days    ☒ 90 days    ☐ Calendar Day  
☒ 30 days    ☐ 100 days    ☒ Service Day

**Inflation Protection**

- ☒ 5% Compound    ☐ Guaranteed Purchase Option  
☒ 5% Simple    ☒ Important Company Notes  
*Optional 5% simple increase rider, increases original daily benefit by 5% annually, optional 5% compound increase rider increases daily maximum by 5% compounded annually*

**Nursing Home Daily Benefit Amounts**

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day    ☐ per week    ☐ per month  
☐ Not Available

☐ Important Company Notes:

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☐ 80%    ☐ 75%  
☒ 100%    ☐ 90%  
☐ 70%    ☐ Important Company Notes

**Waiver of Premium**

Provided after confinement in a nursing facility or residential care facility for a period of 90 days, days need not be consecutive.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$252	\$631	\$210	\$526		\$324	\$810
55	\$336	\$758	\$280	\$631		\$432	\$972
60	\$449	\$898	\$374	\$748		\$576	\$1,152
65	\$730	\$1,314	\$608	\$1,095		\$936	\$1,684
70	\$1,207	\$1,992	\$1,006	\$1,660		\$1,548	\$2,554
75	\$1,825	\$2,737	\$1,521	\$2,281		\$2,340	\$3,510
80	\$3,229	\$4,520	\$2,691	\$3,767		\$4,140	\$5,796

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Nursing Home and Residential Care Facility Only. This is an Individual type policy and is classified as Tax Qualified.

### Maximum Policy Benefit Amounts

- ☐ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☒ 6 Yrs.      ☐ 7 Yrs.      ☐ Lifetime

☒ Important Company Notes:

*Additional 10-year period is available*

### Elimination Periods

- ☒ 0 days      ☐ 60 days      **TYPE**  
☐ 20 days      ☒ 90 days      ☐ Calendar Day  
☒ 30 days      ☐ 100 days      ☒ Service Day

### Inflation Protection

- ☒ 5% Compound      ☐ Guaranteed Purchase Option  
☒ 5% Simple      ☒ Important Company Notes

*Simple Inflation: On each policy anniversary, the daily benefit amounts, as well as the remaining benefit amount payable is increased by 5% of the original dollar amount issued. Compound Inflation: On each policy anniversary, daily benefit amounts, as well as remaining benefit amount payable is increased by 5% compounded annually.*

### Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☐ 70%      ☐ Important Company Notes

### Nursing Home Daily Benefit Amounts

\$50 minimum to \$500 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day      ☐ per week      ☐ per month

☐ Not Available

☐ Important Company Notes:

### Waiver of Premium

Premiums for the policy and attached riders will be waived after confinement in a nursing/residential facility for a period of 90 days. Any unearned premium is refunded on a pro-rata basis. Premiums are waived until facility confinement ends.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$322	\$884	\$268	\$737		\$462	\$1,271
55	\$388	\$917	\$324	\$764		\$558	\$1,317
60	\$539	\$1,131	\$449	\$943		\$774	\$1,625
65	\$731	\$1,381	\$609	\$1,151		\$1,050	\$1,985
70	\$1,077	\$1,810	\$898	\$1,508		\$1,548	\$2,601
75	\$2,151	\$3,398	\$1,792	\$2,832		\$3,090	\$4,882
80	\$3,228	\$4,842	\$2,691	\$4,035		\$4,638	\$6,957

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Nursing Home and Residential Care Facility Only. This is an Individual type policy and is classified as Non-Tax Qualified.

### Maximum Policy Benefit Amounts

☒ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☒ 6 Yrs.      ☐ 7 Yrs.      ☒ Lifetime

☒ Important Company Notes:

2920 days is equivalent to 8 years

### Elimination Periods

☒ 0 days      ☒ 60 days      **TYPE**  
☐ 20 days      ☒ 90 days      ☐ Calendar Day  
☒ 30 days      ☐ 100 days      ☒ Service Day

### Inflation Protection

☒ 5% Compound      ☐ Guaranteed Purchase Option  
☒ 5% Simple      ☒ Important Company Notes

Also available are 3% and 4% compound inflation options. The Maximum Daily Benefit Amount and the Maximum Benefit Amount per claim episode are increased each policy anniversary by the selected inflation option without regard to claims paid. Premiums remain level.

### Nursing Home Daily Benefit Amounts

\$40 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

☒ per day      ☐ per week      ☐ per month

☐ Not Available

☐ Important Company Notes:

### Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☐ 70%      ☐ Important Company Notes

### Waiver of Premium

Premiums waived after 90 days of receiving covered services, regardless if the elimination period has been satisfied. Premium is waived for the entire policy, including any attached riders and spouse's premium if covered under the same policy.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$289	\$792	\$264	\$722		\$393	\$1,170
55	\$382	\$1,019	\$348	\$928		\$524	\$1,485
60	\$561	\$1,358	\$511	\$1,237		\$770	\$1,969
65	\$885	\$1,882	\$806	\$1,715		\$1,213	\$2,717
70	\$1,498	\$2,752	\$1,365	\$2,507		\$2,065	\$3,972
75	\$2,568	\$4,128	\$2,340	\$3,761		\$3,490	\$5,840
80	\$4,210	\$6,284	\$3,836	\$5,726		Not Available	Not Available

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.